

MAINE STATE LEGISLATURE

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STATE OF MAINE
131ST LEGISLATURE
FIRST REGULAR AND FIRST SPECIAL SESSIONS



Disposition of bills and summaries of all laws enacted or finally passed

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

October 2023

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**LEGISLATIVE DIGEST OF BILLS AND
SUMMARIES OF ENACTED LAWS**

This *Legislative Digest of Bills and Summaries of Enacted Laws* provides the disposition of all LDs and summaries of all laws enacted or finally passed during the First Regular and First Special Sessions of the 131st Maine Legislature. Please note that all LDs and proposed amendments may be found through the Legislature’s webpage, and each includes a summary of what the bill or amendment proposed.

The *Legislative Digest of Bills and Summaries of Enacted Laws* is arranged alphabetically by committee. Within each committee section is a subject index of all LDs considered by that committee as well as a digest of the LDs, arranged by LD number. Also included are enacted law summaries of the LDs enacted or finally passed. Brief analyst notes on certain LDs are also included: a committee digest will indicate if additional notes are provided for an LD. These notes add information staff found useful and may provide useful information to users of this *Digest*; please note that most LDs do not have a note and lack of a note should not be interpreted as having any significance. A separate section of the *Digest* provides a digest of the relatively few LDs that were not referred to a committee or reported from a committee as a committee bill; enacted law summaries of the LDs enacted or finally passed are provided. Finally, an appendix provides a summary of relevant session statistics.

The final disposition of each LD is noted in the relevant summary digest and index. The following describes the various final actions.

CARRIED OVER..... carried over to a subsequent session of the Legislature
CON RES XXX..... chapter # of constitutional resolution passed by both houses
CONF CMTE UNABLE TO AGREE..... Committee of Conference unable to agree; legislation died
DIED BETWEEN HOUSES..... House & Senate disagreed; legislation died
DIED IN CONCURRENCE.....defeated in each house, but on different motions; legislation died
DIED ON ADJOURNMENT..... action incomplete when session ended; legislation died
EMERGENCY.....enacted law takes effect sooner than 90 days after session adjournment
FAILED, EMERGENCY ENACTMENT or FINAL PASSAGE.....emergency failed to receive required 2/3 vote
FAILED, ENACTMENT or FINAL PASSAGE..... failed to receive final majority vote
FAILED, MANDATE ENACTMENT..... legislation proposing local mandate failed required 2/3 vote
HELD BY GOVERNOR..... Governor has not signed; final disposition to be determined at subsequent session
LEAVE TO WITHDRAW.....sponsor’s request to withdraw legislation granted
NOT PROPERLY BEFORE THE BODY.....ruled out of order by the presiding officer; legislation died
INDEF PP..... indefinitely postponed; legislation died
ONTP, ACCEPTED, MAJORITY, MINORITY or REPORT X.....ought-not-to-pass report accepted; legislation died
P&S XXX..... chapter # of enacted private & special law
PUBLIC XXX.....chapter # of enacted public law
RESOLVE XXX..... chapter # of finally passed resolve
VETO SUSTAINED..... Legislature failed to override Governor’s veto

The effective date for non-emergency legislation enacted in the First Regular and First Special Sessions of the 131st Legislature is Thursday, June 29, 2023 and Wednesday, October 25, 2023, respectively. The effective date for legislation enacted as an emergency measure may be found in the enacted law summary for that legislation.

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

LD 1080 An Act to Require Supervised Lenders or Mortgage Loan Servicers to Notify Private Mortgage Insurance Consumers of Their Rights Under the Federal Homeowners Protection Act of 1998

ENACTED LAW SUMMARY

Public Law 2023, chapter 258 codifies in state law the annual disclosure requirement related to private mortgage insurance under the federal Homeowners Protection Act of 1998.

LD 1082 An Act to Advance the Maine Retirement Savings Program

ENACTED LAW SUMMARY

Public Law 2023, chapter 167 makes the following changes to the Maine Retirement Savings Program.

1. It provides that the program may establish a name other than the Maine Retirement Savings Program for the operation of the program.
2. It establishes that the Maine Retirement Savings Board must meet as established by policy of the board, but no less than quarterly.
3. It increases the maximum amount that employees may contribute to the program from 8% to 10% of salary or wages per year.
4. It amends the laws governing the program to postpone the dates by which covered employers are required to participate in the program and similarly postpones the dates when the board may begin assessing penalties to covered employers who fail to participate.
5. It identifies the board as a body corporate and politic and a public instrumentality of the State.
6. It specifies that covered employers are deemed to have reasonable notice of the need to participate in the program after the program has communicated the need to participate 3 times.
7. It authorizes the board to enter into an intergovernmental agreement or memorandum of understanding with the State and any agency or instrumentality of the State in order to further the successful implementation and operation of the program.
8. It clarifies that the funds transferred from the State in the enabling legislation are not an appropriation subject to repayment.
9. It authorizes employees of the board to participate in the state health insurance plan.